

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TERRY A. LANG  
AMY B. NELSON-LANG  
Debtor(s)

Case No. 19-24388GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/09/2019.
- 2) The plan was confirmed on 01/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/22/2020, 01/20/2023, 01/24/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2024.
- 5) The case was completed on 11/22/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$64,394.00.
- 10) Amount of unsecured claims discharged without full payment: \$53,280.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$154,017.00  
Less amount refunded to debtor \$28.20

**NET RECEIPTS: \$153,988.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,250.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$8,199.89  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,449.89**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Unsecured	0.00	340.65	340.65	158.75	0.00
ALLY BANK(*)	Secured	13,363.00	13,075.00	13,075.00	13,075.00	687.41
CITIBANK NA**	Unsecured	511.00	562.59	562.59	262.18	0.00
COMENITY BANK++	Unsecured	1,721.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	887.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,718.00	1,718.70	1,718.70	800.94	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	360.48	360.48	167.99	0.00
GOLDMAN SACHS MORTGAGE CO	Unsecured	0.00	6,927.30	6,927.30	3,228.22	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	774.00	774.35	774.35	360.86	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,424.00	1,386.10	1,386.10	645.94	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	2,250.00	2,215.56	2,215.56	1,032.49	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	688.00	650.81	650.81	303.29	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	63,143.00	62,913.28	0.00	67,186.41	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	0.00	3,487.05	3,487.05	3,487.05	0.00
KOHL'S	Unsecured	721.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,050.00	3,050.95	3,050.95	1,421.78	0.00
LVNV FUNDING LLC	Unsecured	2,314.00	2,314.82	2,314.82	1,078.74	0.00
LVNV FUNDING LLC	Unsecured	1,016.00	1,016.33	1,016.33	473.62	0.00
LVNV FUNDING LLC	Unsecured	1,834.00	1,834.48	1,834.48	854.89	0.00
LVNV FUNDING LLC	Unsecured	1,501.00	1,501.92	1,501.92	699.91	0.00
LVNV FUNDING LLC	Secured	22,191.00	22,414.58	22,414.58	22,414.58	2,421.23
MERCURY	Unsecured	1,873.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,910.00	2,910.48	2,910.48	1,356.32	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,628.00	1,628.97	1,628.97	759.12	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,577.00	3,577.22	3,577.22	1,667.04	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,787.00	1,787.93	1,787.93	833.20	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	867.08	867.08	404.07	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	5,576.28	5,576.28	2,598.63	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	2,766.75	2,766.75	1,289.34	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	6,815.22	6,815.22	3,175.99	0.00
MIDLAND FUNDING LLC	Unsecured	2,896.00	2,895.83	2,895.83	1,349.49	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Unsecured	NA	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,397.00	6,396.56	6,396.56	2,980.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	866.00	827.15	827.15	385.47	0.00
SERVICE FINANCE COMPANY LLC	Unsecured	6,581.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	1,990.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	1,388.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	151.65	151.65	70.67	0.00
WELLS FARGO BANK NA	Unsecured	2,126.00	2,031.08	2,031.08	946.51	0.00
WELLS FARGO BANK NA	Unsecured	4,010.00	4,010.38	4,010.38	1,868.90	0.00
WELLS FARGO BANK NA	Unsecured	4,489.00	4,489.15	4,489.15	2,092.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$67,186.41	\$0.00
Mortgage Arrearage	\$3,487.05	\$3,487.05	\$0.00
Debt Secured by Vehicle	\$35,489.58	\$35,489.58	\$3,108.64
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$38,976.63</b>	<b>\$106,163.04</b>	<b>\$3,108.64</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$71,386.77</b>	<b>\$33,267.23</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>		
Expenses of Administration	\$11,449.89	
Disbursements to Creditors	\$142,538.91	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$153,988.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.